



STATE OF CONNECTICUT
GOVERNOR DANIEL P. MALLOY

GOV. MALLOY ANNOUNCES INSURERS CANNOT IMPOSE HURRICANE DEDUCTIBLES IN CONNECTICUT

(HARTFORD, CT) – Governor Dannel P. Malloy and Connecticut Insurance Department Commissioner Thomas B. Leonardi today announced that Connecticut homeowners will not face higher-cost hurricane deductibles resulting from the impact of this week’s damaging storm.

“The state moved very swiftly to alert the industry that this storm – although devastating to so many – did not meet the criteria for a hurricane deductible under state law. Homeowners will not have to pay high-cost hurricane deductibles for damage resulting from this storm,” Governor Malloy said. “Based on the lessons learned from Tropical Storm Irene, we have built stronger consumer protections into our insurance laws. The Insurance Department will be working with the industry to monitor these claims.”

In the wake of Tropical Storm Irene, Governor Malloy signed into law new criteria for insurers in order to impose the higher hurricane deductible. The law requires that a hurricane warning be issued for Connecticut and that the National Weather Service record sustained hurricane force winds of at least 74 miles per hour.

Commissioner Leonardi [notified the industry on Tuesday](#) that based on data from the National Weather Service, Storm Sandy did not meet the statutory criteria and therefore “companies may not impose a hurricane deductible on Connecticut claims.”

“Our consumers and the industry deserve and received clarity from this state as soon as possible,” Commissioner Leonardi explained. “The Insurance Department is monitoring the industry closely to ensure that carriers fully comply with all state insurance laws. Our priority is protecting Connecticut policyholders and we stand ready – as we have for every disaster – to assist policyholders with questions and complaints.”

The Insurance Department has set up a special [Storm Sandy webpage](#) that offers a number of important resources including, toll-free claims numbers to companies, locations of mobile claims vans, flood insurance claims filing information, and more. Consumers with additional questions can contact the Insurance Department by phone at 1-800-203-3447 or 860-297-3900, or by utilizing the [online contact options](#).

###

For Immediate Release: November 1, 2012

Contact: Donna Tommelleo

Connecticut Insurance Department

Donna.Tommelleo@ct.gov

860-297-3958 (office)

860-478-7261 (cell)

Web: <http://governor.ct.gov>

Twitter: [@GovMalloyOffice](https://twitter.com/GovMalloyOffice)

Facebook: [Office of Governor Dannel P. Malloy](https://www.facebook.com/OfficeofGovernorDannelP.Malloy)

Robert F. Kenny, Jr. Emergency Management Area Coordinator
Connecticut Department of Emergency Services and Public Protection
Division of Emergency Management and Homeland Security
Region 1 Office 149 Prospect Street Bridgeport, CT 06604
Telephone: 203-696-2640 Cell: 860-250-2478 E-mail: robert.kenny@ct.gov